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Ask the Experts



CITY MOUSE VS. COUNTRY HOUSE

Love, Work & Living in 2019

Story by Susan Heller | Photography by Chen Chou

2018 Sixth Annual Builders + Architects Roundtable





Everybody who isn't doing it or thinking of doing it, is talking about the people who are doing it. There's a lot of hubbub and buzz about the trend toward city living. I wrote about the phenomenon in 2017, for Design + Decor.

Builders and developers are creating town houses, condos and apartment buildings focused around a Downtown that includes coffee shops, markets, parks and mass transportation, all within walking distance. Sort of a new take on the idea of a Village through multi-family housing. It makes perfect sense for many demographics, from Millennials and GenXers, right

on through to Baby Boomerangs (those who fled to the back-country of the burbs and are now rebounding into the cities).

Here comes the HOWEVER...

There are a number of family configurations for whom it does not make sense. A couple of simple number realities right off the bat:

NUMBER ONE: Rental rates in choice city locations are very high, even for quite tiny apartments. If you take a 4,000 sq. ft. home where everybody loves and adores one another and

plop them down in a 1,200 sq. ft. apartment, suddenly the properties of friction and its attendant descriptive adjectives come to mind.

NUMBER TWO: When a family with kids realizes that for what it costs to rent a 2,200 sq. ft. apartment in mid-town, they can actually pay the mortgage on a 5,000 or 6,000 sq. ft. home in the suburbs, the economics become compelling. Add to that equation the fact that a sizable percentage of city-dwelling parents send their kids to private school for \$30,000 to \$60,000 (per child, per year) and the suburbs with their excellent, highly respected public schools, become a very viable alternative.

NUMBER THREE: Hanging in the Village, you can meet new friends, stroll to the market, enjoy dinners at local eateries and visit with neighbors. The subject of neighbors can morph

into a minus rather than a plus when children come into the picture. People with two or three kids living on top of, beneath, and next to other families with kids, sometimes find the intimacy quotient intolerable. Others feel that they want to be rooted in a semi-permanent location, so kids have a sense of place as they grow up.

JACKPOT: There is an upside for buyers whether they are seeking a cityscape or country quiet; the high-end construction market in New York, Connecticut and New Jersey has become intensely and fiercely competitive. Since there is no greater demonstration of the maxim, "You get what you pay for" than in home building, clients in the market for high-end construction are in what might be fairly called, the cat bird seat, a term meaning superior position of power, originated by James Thurber and popularized by baseball commentator Red Barber. Who knew? More on why this is an ideal time to build,

buy or renovate coming up.

Scott Hobbs of Hobbs Inc. describes the housing market this way:

“One of the rules of economics is that high prices solve a lot of issues and low prices solve a lot of issues. So right now, in-town markets are hot and prices are up; out-of-town markets are not, prices are being reduced. That creates a situation where in-town is not value-oriented, and out of town is value-oriented. In many of the communities in Fairfield and Westchester Counties you’re not more than 10 minutes from the downtown area, so if you can save \$1,000,000 on your house and drive a few extra minutes a day, that’s a pretty good trade off.”

That said, there is an important and not inconsequential shift in reality, one that most current homeowners are not aware of. Ever since WWII, property values have gone up;

people wanted a lawn, a fence (picket if they were going the romantic route, stone walls for rural authenticity) and a safe place to raise their kids. Buying a house was a rite of passage and the Return On Investment was something you could count on.

Those days are over, it is simply not happening anymore. The

times and the economy are in a very different conformation and people are having difficulty coming to grips with the new reality. Those who knew to come in, buy property and flip it for sizable profits are long gone because they understood that the dynamic was due to run its course.

Which begs the not-so-existential question, “What is a home worth?” For that matter, what is the ROI on a vacation or a boat? And how does anyone quantify the “joy of place” that enables and ennobles being with friends, loving your family, clowning around with kids, sitting quite still in the beauty and safety of where you rest your head at night? The answer to that is, of course, it isn’t about money. Not that piece anyway. Heart and soul are the only authentic arbiters of that aspect of life.

On a more practical note, understanding that housing trends are cyclical may help some demographics plan for the future. There is no question that Baby Boomers are now fully entering their retirement phase and most are seeking to downsize. The market in terms of those who can afford to step up and buy from the Boomers are the GenXers.

Anecdotally, there are something like 10 million fewer people in that population. And while there are 10 million more in the up-and-coming Millennial generation, they are not yet at a point in time or in career earnings to fully step up to the



financial plate. Things are additionally confounded by the change in the tax codes which confused the daylight out of everybody, including (apparently) the tax preparers. We'll just have to observe a wait-and-see period of two to three years to find out if the predictions of "not an over-large whup" are accurate and the net result will, in fact, be somewhere around neutral.

Meanwhile, the positive narrative of possibility is that unlike the insane ramp up and over speculation that led to The Black Hole of Greed Paybacks of 2006-2009, there are not enough houses being built in this country. That could be very good news if the timing of that need being addressed coincides with the GenXers and Millennials coming into their own over the next few years. Which provides a perfect segue into why Right Now (2019-2021) is a window of opportunity for anyone considering building, buying or renovating.

Markets are tight and there are too many people trying to provide superior value for there to be huge inefficiencies in the home building business. The result? The profit margins are actually quite low in the world of custom construction, somewhere between 5% and 6%. That reality provides a simple and very straightforward formula for figuring out the numbers: If a potential customer gets wildly different pricing anywhere along the line on any part of the design, engineering, or construction process, they're guaranteed to be getting wildly different quality as well. That can have catastrophic consequences, both in the immediate term and down the road. In one case, a quarry in eastern Connecticut that provided the foundation material for thousands of homes was traced to be

the cause of those homes cracking and falling apart, as their foundations devolved into dust.

Building a home is not for sissies, it's a tremendously complex endeavor with a million moving parts in time and space. There is a reason that highly skilled designers, builders, artisans and architects are required on a project to ensure that all goes well. And those in the building industry who survived the collateral damage of the financial crash have years of experience and fat Rolodexes filled with trusted subcontractors and talented people from every trade.

Three additional points that, if observed, will go a long way toward having it all work out right:

NUMBER ONE: Attempted shortcuts always become downstream issues; most professionals won't agree to cut corners.

NUMBER TWO: Don't skimp on design. Good design will maximize construction dollars better than any other use of your funds.

NUMBER THREE: Don't skimp on construction supervision and oversight. Superintendents, sometimes known as Project Managers, make a huge difference in holding the line for consistent quality of work and the efficiency of devilishly intricate scheduling involving contractors, subcontractors, materials and manpower.

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Functional and beautiful outdoor living spaces have become a must-have for many Northeastern families, as they provide a place for homeowners to enjoy both the outdoors and one another in comfort. One family in Rowayton, CT, decided it was time to add such a space to their waterfront home. A faithful client of Hemingway Construction for 21 years, the family returned to the company for its newest project. The flat-roof house was “originally built to have a retractable awning,” according to Peter Sciarretta, Hemingway’s chief executive officer. But “the owner wished the space would be more permanently integrated into the architecture, while simultaneously permitting more natural sunlight to permeate the experience.”

Thus, the purpose of the project was set—to create an “elevated outdoor living room” that would “allow the owners to enjoy their beloved Penn State football on those perfect fall Saturdays!” says Peter. One challenge to the project, however, was to maximize the beautiful, natural surroundings of the home “in a community as densely massed as Rowayton, while not perching the user upon a public viewing stage,” he explains. To overcome this problem, Hemingway Construction chose to enclose the space with a low shingled wall, which “provides the necessary privacy to the occupants when seated, but allows them to experience an unimpeded panorama through a thin stainless-steel railing,” says Peter.

Hemingway worked in conjunction with PBS Architects, which suggested that a pergola be built as a roof for the space, so that “the ever-changing shadow positions would vary the shading experience throughout the day,” says Chris Pagliaro. The team



chose an aluminum-reinforced PVC by Intex, which is relatively maintenance-free and resilient enough to withstand Northeastern winters.

Throughout the project, Hemingway and PBS Architects chose materials that would be durable and maintenance-free, including Azek materials; specialty waterproofed recessed lighting fixtures with brushed, stainless-steel faceplates; a galvanized stainless-steel beam to support the aluminum-reinforced PVC pergola; and lead-coated copper cutters and leaders. The final touches to the space, says Peter, are “an Ipe deck set flush with reinforced-glass block skylights that throw natural light into the dining space below,” and a large, retractable outdoor television.

Altogether, this outdoor living room—beautiful, spacious and comfortable—is a perfect setting for the family to enjoy the nature surrounding their waterfront home.



